Does housing on existing lots make Denman more affordable?

Often it can. That does not establish that eliminating ordinary subdivision options improves the result. These are two different claims, and the evidence is much stronger for the first.

What supports additional dwellings

Smaller homes, suitable conversions, shared infrastructure and family arrangements can lower housing expenditure. Surveys and newer rental-listing research find lower-priced additional dwellings in several markets. Such homes can help renters and existing owners even when they do not create a separate ownership opportunity. But lower rent than a larger home is not necessarily affordable to a low-income household.[1, 2]

Legalizing an existing occupied dwelling can also improve security without adding a new home. Count that benefit separately. Rental-cooperative membership and equity ownership likewise need separate measures.

What the Denman record adds

The proposed bylaws remove ordinary subdivision permission while retaining specified exceptions and a bylaw-amendment route. They are not a ban on every subdivision. Additional dwellings and cluster housing are not all subject to permanent income-based rent restrictions.[3]

The local financing evidence is mixed. COHO's hearing record describes discussions without an incoming-member financing arrangement in place at that point. Snag's proposed buy-in and maintenance charges exclude dwelling construction. 3Ravens relies on a substantial donated contribution as well as a collective structure. These are useful models to examine, but their anticipated prices are not evidence that keeping one title alone makes housing cheap.[4]

Staff acknowledge that affordable-unit delivery is difficult to predict. The roughly 100-unit reduction discussed in the August report is modeled capacity under the combined changes, not demolished housing or a measured rent effect.[5]

The missing comparison

Compare equivalent homes on the same feasible site, with the same bedrooms, quality and servicing. Include land, finance, construction, maintenance, utilities, eligibility and resale or tenancy conditions. Then compare how many homes would actually be financed, built and occupied under each policy package.

BC Housing documents a useful alternative in Cumberland: enabling additional dwellings **and** smaller-lot infill subdivision. That establishes compatibility, not a prediction of Denman's outcome. Supporting more dwellings does not logically require removing the other route.[1]

The question for a trustee candidate is: **What evidence shows that restricting subdivision improves affordability beyond what we could achieve by enabling additional dwellings while retaining an environmentally screened ownership route?**

The answer remains open. Market subdivision is not automatically affordable either. The appropriate test is housing delivered to households at costs they can sustain, with acceptable environmental impacts and durable tenure.

Sources

1. BC Housing. Accessory Dwelling Units: Case Studies and Best Practices from BC Communities,2021, especially pp.25,53. Implementation research, not a causal Denman study.

2. Modai-Snir and Alterman. The Hidden Stock of Affordable Housing,2026. Advertised-rent comparisons, explicitly not size-standardized; full limitations in the detailed report.

3. Islands Trust. Denman housing-review hearing materials, August26,2026 binder, PDF pp.31-32,56,99-100. Proposed rules checked September10,2026.

4. Islands Trust: March17,2026 agenda,pp.12-18; July15,2025 agenda,pp.25-26; June23,2026 agenda,p.139. Participant proposals and statements, not audited accounts.

5. Islands Trust. August24,2026 staff report,pp.3,8-10.